

Information to identify the case:

Debtor 1	<u>Edward Patrick Casserly</u>	Social Security number or ITIN	xxx-xx-0720
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Judith Casserly</u>	Social Security number or ITIN	xxx-xx-6678
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-18762-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward Patrick Casserly

Judith Casserly
aka Judith Mayer

7/31/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward Patrick Casserly
Judith Casserly
Debtors

Case No. 19-18762-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 31, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward Patrick Casserly, Judith Casserly, 154 Winston Drive, Matawan, NJ 07747-9721
518216190	AMCA Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
518216189	Alltran Financial LP, PO Box 4045, Concord, CA 94524-4045
518216204	CitiMortgage, Inc., PO Box 79005, Saint Louis, MO 63179-0005
519665013	+ Citigroup Mortgage Loan Trust 2022-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519665014	+ Citigroup Mortgage Loan Trust 2022-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2022-RP2 Serviced by Select Portfolio Servicing,
518216214	Excel Urgent Care, 484 Temple Hill Road, Suite 104, New Windsor, NY 12553-5529
518216215	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster & Garbus, 60 Motor Parkway, Commack, NY 11725
518216217	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
518216218	+ Higher Education Student Assistance Auth, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
518260443	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
518216235	+ Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518216238	Rutgers Health, PO Box 829650, Philadelphia, PA 19182-9650
518216240	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 31 2024 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 31 2024 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518273668	Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:38:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518216191	+ Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:38:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518216192	+ Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:38:03	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518216194	+ EDI: BANKAMER	Aug 01 2024 00:24:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518216193	+ EDI: BANKAMER	Aug 01 2024 00:24:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518267655	+ EDI: BANKAMER2	Aug 01 2024 00:24:00	Bank of America, N.A., P O Box 982284, El Paso,

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Jul 31, 2024

Form ID: 3180W

Total Noticed: 78

			TX 79998-2284
518216211	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 31 2024 20:30:00	Credit Corp Solutions, 63 East 11400 South 408, Sandy, UT 84070
518216195	+ EDI: CAPITALONE.COM	Aug 01 2024 00:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518216196	+ EDI: CAPITALONE.COM	Aug 01 2024 00:24:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
518311502	Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:49:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518216197	^ MEBN	Jul 31 2024 20:28:56	Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
518216201	+ EDI: LCITDAUTO	Aug 01 2024 00:24:00	Chrysler Financial/TD Auto, Po Box 9223, Farmington Hills, MI 48333-9223
518216200	+ EDI: LCITDAUTO	Aug 01 2024 00:24:00	Chrysler Financial/TD Auto, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
518216205	EDI: CITICORP	Aug 01 2024 00:24:00	CitiMortgage, Inc., PO Box 790005, Saint Louis, MO 63179-0005
518243907	EDI: CITICORP	Aug 01 2024 00:24:00	Citibank, N.A., P O Box 6030, Sioux Falls, SD 57117-6030
518537598	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 31 2024 20:30:00	Citibank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ, 08618, Citibank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
518537597	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 31 2024 20:30:00	Citibank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
518216203	+ EDI: CITICORP	Aug 01 2024 00:24:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
518216202	+ EDI: CITICORP	Aug 01 2024 00:24:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518216206	+ Email/Text: mediamanagers@clientservices.com	Jul 31 2024 20:30:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
518216208	+ Email/Text: bncnotifications@pheaa.org	Jul 31 2024 20:30:00	Cornerstone/American Education Services, Po Box 61047, Harrisburg, PA 17106-1047
518216207	+ Email/Text: bncnotifications@pheaa.org	Jul 31 2024 20:30:00	Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518216209	+ EDI: CITICORP	Aug 01 2024 00:24:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
518216210	+ EDI: CITICORP	Aug 01 2024 00:24:00	Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190
518216213	EDI: DISCOVER	Aug 01 2024 00:24:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
518229736	EDI: DISCOVER	Aug 01 2024 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518216212	+ EDI: DISCOVER	Aug 01 2024 00:24:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518216216	+ Email/Text: GCSBankruptcy@gcserv.com	Jul 31 2024 20:30:00	GC Services Limited Partership, 6330 Gulfon, Houston, TX 77081-1108
518216219	EDI: IRS.COM	Aug 01 2024 00:24:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518216198	EDI: JPMORGANCHASE		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Jul 31, 2024

Form ID: 3180W

Total Noticed: 78

		Aug 01 2024 00:24:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518216199	EDI: JPMORGANCHASE		
		Aug 01 2024 00:24:00	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
518293364	+ Email/Text: RASEBN@raslg.com		
		Jul 31 2024 20:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518285021	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Jul 31 2024 20:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518216221	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jul 31 2024 20:30:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518216220	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jul 31 2024 20:30:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518277958	Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 31 2024 20:38:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518216222	Email/Text: bknotices@mbandw.com		
		Jul 31 2024 20:30:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146
518216225	^ MEBN		
		Jul 31 2024 20:28:33	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518216226	Email/Text: Bankruptcy@mjrf.com		
		Jul 31 2024 20:30:00	Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-9036
518216224	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 31 2024 20:30:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
518216223	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 31 2024 20:30:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518334820	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 31 2024 20:30:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas TX 75261-9096
518231212	+ Email/Text: RASEBN@raslg.com		
		Jul 31 2024 20:30:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518216228	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Jul 31 2024 20:30:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518216229	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Jul 31 2024 20:30:00	Nissan Motor Acceptance Corp/Infinity Lt, Pob 660366, Dallas, TX 75266-0366
518216230	+ Email/Text: bnc@nordstrom.com		
		Jul 31 2024 20:30:13	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518216231	+ Email/Text: bnc@nordstrom.com		
		Jul 31 2024 20:30:13	Nordstrom Signature Visa, 13531 E. Caley Ave, Englewood, CO 80111-6505
518216233	EDI: PRA.COM		
		Aug 01 2024 00:24:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518216234	^ MEBN		
		Jul 31 2024 20:31:22	Portfolio Recovery Assoc, LLC, PO Box 12903, Norfolk, VA 23541
518341646	EDI: PRA.COM		
		Aug 01 2024 00:24:00	Portfolio Recovery Associates, LLC, C/O Citibank, N.a., POB 41067, Norfolk VA 23541
518216236	Email/Text: signed.order@pfwattorneys.com		
		Jul 31 2024 20:30:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518216232	+ EDI: PRA.COM		
		Aug 01 2024 00:24:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518235326	EDI: Q3G.COM		
		Aug 01 2024 00:24:00	Quantum3 Group LLC as agent for, Credit Corp

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Jul 31, 2024

Form ID: 3180W

Total Noticed: 78

518216237	+ Email/Text: bankruptcy@rubinrothman.com	Jul 31 2024 20:30:00	Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 Rubin & Rothman, LLC, 1787 Veterans Highway, Ste 32, PO Box 9003, Islandia, NY 11749-9003
518216239	+ Email/Text: compliance@sentrycredit.com	Jul 31 2024 20:31:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
518216241	Email/Text: bankruptcy@sunrisecreditservices.com	Jul 31 2024 20:30:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
518222912	^ MEBN	Jul 31 2024 20:29:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518216242	+ EDI: SYNC	Aug 01 2024 00:24:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518216243	+ EDI: SYNC	Aug 01 2024 00:24:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518216244	+ Email/Text: ClericalSupport@tenagliahunt.com	Jul 31 2024 20:30:00	Tenaglia & Hunt,P.A, 395 W. Passaic Ste 205, Rochelle Park, NJ 07662-3016
518216245	+ Email/Text: BAN140310@UCBINC.COM	Jul 31 2024 20:30:00	United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310
518328393	+ EDI: AIS.COM	Aug 01 2024 00:24:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518285024	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518216227	##	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
518263031	##+	TD Auto Finance LLC, c/o Schiller, Knapp,, Lefkowitz & Hertzell, LLP, 950 New Loudon Road, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Jul 31, 2024

Form ID: 3180W

Total Noticed: 78

Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@hillwallack.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP2 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP2 dmcdonough@flwlaw.com NRodriguez@flwlaw.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Richard James Tracy, III	on behalf of Creditor TD Auto Finance LLC richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Robert Cameron Legg	on behalf of Joint Debtor Judith Casserly courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Edward Patrick Casserly courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper sdeluca@hasbanilight.com hllawpc@gmail.com
Sherri R. Dicks	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP2 shrdlaw@verizon.net shrdlaw@hotmail.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Citibank N.A. ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor Citibank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Citibank N.A. ecf@powerskirn.com

TOTAL: 15